

Information to identify the case:			
Debtor 1	Craig Tolan		
	First Name	Middle Name	Last Name
Debtor 2	Nancy Tolan		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court Northern District of Illinois			
Case number: 17-14284			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Craig Tolan
aka Craig R Tolan

Nancy Tolan
aka Nancy A H Tolan

If the trustee has filed and served a notice pursuant to Bankruptcy Rule 3002.1(f), and no statement is timely filed by the mortgagee in response, the mortgage addressed by the notice is deemed to be fully current as of the date of the notice.

July 25, 2018

For the court: Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Northern District of IllinoisIn re:
Craig Tolan
Nancy Tolan
DebtorsCase No. 17-14284-LAH
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: dwilliams
Form ID: 3180WPage 1 of 2
Total Noticed: 14

Date Rcvd: Jul 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 27, 2018.

db/jdb
25621557 #+Craig Tolan, Nancy Tolan, 444 Wagner Road, Northfield, IL 60093-2922
++ILLINOIS DEPARTMENT OF REVENUE, BANKRUPTCY DEPARTMENT, P O BOX 64338,
CHICAGO IL 60664-0291
(address filed with court: Illinois Department of Revenue, Bankruptcy Unit, PO Box 19035,
Springfield, IL 62794-9035)

25621558 +Kelly Services, PO Box 33485, Detroit, MI 48232-5485
25621560 +Soft Surface Installation, 9654 W. 131st Street, Suite 319, Palos Park, IL 60464-1640
25621561 +Stein & Rotman, 77 W. Washington #1105, Chicago, IL 60602-3249
25954148 +Tara K. Miller, Mark A. Kirkorsky, P.C., PO Box 25287, Tempe, AZ 85285-5287
25621563 +U.S. Bank National Association, C/o Kluever & Platt LLC, 65E Wacker PL 2300,
Chicago, IL 60601-7296

25621564 United Rentals, c/o Mark A Kirkorsky, Attorney, 119 W. Southern Avenue, 2nd Floor,
Mesa, AZ 85210

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

25621555 +EDI: CAPITALONE.COM Jul 26 2018 04:18:00 Capital One, Po Box 30281,
Salt Lake City, UT 84130-0281

25621554 +EDI: CAPITALONE.COM Jul 26 2018 04:18:00 Capital One,
Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

25621556 EDI: IRS.COM Jul 26 2018 04:18:00 Department of the Treasury, Internal Revenue Service,
P.O.Box 7346, Philadelphia, PA 19101-7346

25988867 EDI: PRA.COM Jul 26 2018 04:18:00 Portfolio Recovery Associates, LLC, Successor to,
CAPITAL ONE BANK (USA), N.A., (CAPITAL ONE BANK, N.A.), POB 41067, Norfolk, VA 23541

25621559 +E-mail/Text: jennifer.chacon@spservicing.com Jul 26 2018 00:34:55
Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250

25621562 +E-mail/Text: bk@blittandgaines.com Jul 26 2018 00:33:20 Technology Insurance Company,
c/o Blitt and Gaines P.C., 661 Glenn Ave, Wheeling, IL 60090-6017

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 27, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2018 at the address(es) listed below:

Joseph S Davidson on behalf of Debtor 2 Nancy Tolan jdavidson@sulaimanlaw.com,
courtinfo@sulaimanlaw.com;bkycourtinfo@gmail.com;ecfnotice@sulaimanlaw.com;sulaiman.igotnotices@
mail.com;bkcef_sulaiman@bkexpress.info;r46351@notify.bestcase.com;cjohnson@sulaimanlaw.com

Joseph S Davidson on behalf of Debtor 1 Craig Tolan jdavidson@sulaimanlaw.com,
courtinfo@sulaimanlaw.com;bkycourtinfo@gmail.com;ecfnotice@sulaimanlaw.com;sulaiman.igotnotices@
mail.com;bkcef_sulaiman@bkexpress.info;r46351@notify.bestcase.com;cjohnson@sulaimanlaw.com

Marilyn O Marshall courtdocs@chil3.com

Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

District/off: 0752-1

User: dwilliams
Form ID: 3180W

Page 2 of 2
Total Noticed: 14

Date Rcvd: Jul 25, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Ross T Brand on behalf of Creditor U.S. Bank, N.A., successor trustee to LaSalle Bank
National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust
2007-HE7, Asset-Backed Certificates Series 2007-HE7 rbrand@klueverplatt.com,
bknotice@klueverplatt.com

TOTAL: 5